

# Viking Credit Corporation

Phone (503) 773-4055 - 685 Market Street - Suite A - Medford, Oregon 97504

April 23, 1999

U. S. Bankruptcy Court / Cameron Burkes Office  
550 W. Fort MSC 042  
Boise ID 83724

Re: Bankruptcy case #99-00276  
Janice Elaine Woods

U. S. COURTS  
APR 29 1999  
REC'D FILED  
CAMERON S. BURKE  
CLERK IDAHO

To Whom This May Concern:

We have received notice of Confirmation Hearing Proceedings and Certificate of Mailing along with the First Amended Chapter 13 Plan for the above named debtor. As stated in our previous letter, we absolutely can not accept the proposal for Viking Credit Corporation. The plan still has the value of the collateral as only \$1,000.00. We can not accept that proposal because their are in fact 2 machines and one Embroidery Unit:

One (1) Viking #1+ Sewing Machine	Blue Book Value: \$1229.50
One (1) Embroidery Unit	Blue Book Value: \$ 299.50
One (1) Huskylock 1002LCD Serger	Blue Book Value: \$ 449.50

Again, these are all Blue Book prices and not resale value, which would be considerably higher. The real resale value is \$3,100.00

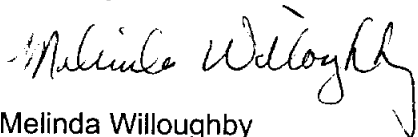
Please be advised that we are a SECURED creditor, and have again enclosed proof of security for your files.

Enclosed is another copy of our reaffirmation agreement that we have sent for your client's signatures if they wish to reaffirm the debt.

If they do not wish to reaffirm, we are requesting the return of the merchandise before the meeting specified in the above stated letter, to be held on June 8th, 1999, in the U.S. Bankruptcy Court - District of Idaho, at 550 W. Fort Street, Boise ID at 1:30pm. If they are returning the merchandise, it needs to be professionally packed and shipped to our office at the location listed on our letterhead, or delivered to our dealer located at 572 Caldwell Blvd., Nampa ID.

Please advise us as soon as possible of your client's intent regarding this matter.

Sincerely,



Melinda Willoughby  
Viking Credit Corporation

enclosures

cc: Rodney T. Buttars, Attorney and  
Bernie R Rakozy, Trustee